



Newsletter



Rent Consultation 2022/23

In this newsletter, we are writing to all our tenants to seek your views on proposals for the 2022/23 rent charges. As a housing co-operative, owned and controlled by our tenants, we depend on rental income to provide housing and deliver the services necessary to maintain and improve your home and the local environment.



As we recover from covid we continue to face further challenges as the impact of both covid and Brexit has led to not only your costs going up but ours too. We want to keep rents affordable and comparable with other housing associations whilst maintaining the quality of our homes and neighbourhoods. How do we do both?

Drumchapel Housing Co-operative Board members have a very difficult decision to make about your rent and any service charges from April 2022. In April 2021, DHCL decided to apply a rent freeze due to the impact of Covid-19. Unfortunately, due to our long-term financial commitments and increasing costs such as materials, we are unable to offer a further rent freeze this year.

Covid and lockdown have been very difficult for many people for a variety of reasons. Although most restrictions have ended, people are facing new challenges – such as higher energy bills, rising food costs, increased fuel costs, the end of furlough payments and the end of the £20 Universal Credit uplift.

DHCL running costs are also rising. We are having to pay more for services; for supplies and materials, for energy and fuel - and labour shortages mean our repairs and

planned maintenance contracts are costing more for example our window replacement program costs have increased next year by approximately 15%. We need to ensure our running costs are covered as well as future provisions for major repairs and improvements. The priorities for the Co-operative over the next few years are to continue with planned improvement and cyclical works such as, bathroom / kitchen upgrades, window and boiler replacements and external painter work programs. Also, at this time we will start to look at the impact of the carbon neutral and how these costs will be financed going forward.

We are working harder to keep your neighbourhood safe and tidy where the Council has reduced services an example of this being the removal of the free bulk uplift service. Each year we review how much money we need to provide services in the year ahead. We use this to decide whether our rents have to increase and, if so, by how much.

When we look at rent changes, we do not look at any one year in isolation rather we look at what the co-operative needs to keep the business running and keeping your home maintained to the highest possible standard over the next thirty years.

Office Closure - festive break

Due to the festive break, the office will close/phones off from 12.30pm on Friday 24th December 2021 and re-open on Thursday 6th January 2022 at 9am.

Should any emergency or urgent repairs be required, there is a Useful Numbers list at the back of this newsletter.

Merry Christmas and a Happy New Year from all the Staff and Board at Drumchapel Housing Co-operative Ltd!



Rent Proposal

Our Rent Proposals for 2022/23

Our rent review occurs each year and consultation with tenants commences in December on proposed rent increases for the following year. In the Business Plan we have committed to restrict our proposals to October CPI only (inflation) with the objective of bringing rents more in line with those charged by other similar RSLs. October CPI was 4.2% and is forecasted to rise to 5% by April 2022. October RPI stood at 6%.

October CPI: **2.1%** **3.1%** **3.45%**

As rental income is the only source of income for the Co-operative (apart from a small amount of disabled adaptation grant funding) this means that any increased running and investment costs will need to be funded from the Co-operative's reserves.

Taking into account both the impact of rising costs for both the organisation and tenants the Board have decided to consult on three options this year, all below

In order for you to make an informed decision on these proposals the table below has been provided to show what each option could mean for you and the Co-operative in comparison to October CPI of 4.2%.

2.1%	3.1%	3.45%
Current services stay the same and are retained.	Current services stay the same and are retained.	Current services stay the same and are retained.
We plan to spend approximately £741,411 on planned and cyclical works in 2022/23. From this £440,789 on improvements such as Kitchens; Bathrooms; Windows and Boilers.	We plan to spend approximately £741,411 on planned and cyclical works in 2022/23. From this £440,789 on improvements such as Kitchens; Bathrooms; Windows and Boilers	We plan to spend approximately £741,411 on planned and cyclical works in 2022/23. From this £440,789 on improvements such as Kitchens; Bathrooms; Windows and Boilers
Spending approximately £183,814 on day to day repairs in 2022/23.	Spending approximately £183,814 on day to day repairs in 2022/23.	Spending approximately £183,814 on day to day repairs in 2022/23.
Impact on Cash in 2022/23 - Reduction of £44,432	Impact on Cash in 2022/23 - Reduction of £23,222	Impact on Cash in 2022/23 - Reduction of £15,833
Impact on cash over 30 year plan- Reduction of £ 1,765,077	Impact on cash over 30 year plan- Reduction of £ 924,564	Impact on cash over 30 year plan- Reduction of £ 630,385
Please note that if tenants opt for the lower figure of 2.1% we will still be able to provide a full range of services that we currently offer but we will have to fund any difference between income and increased costs from our reserves. We may not be in a position in future years to maintain CPI rent increases or consider building new homes.	This would reduce the cash over 30 years by almost £1million within the financial business plans and savings may be needed to be made in the future within expenditure. The difference between increased costs and income may have to be funded from our reserves, again this could mean we may not be in a position in future years to maintain CPI rent increases or consider building new homes.	This would reduce the cash over 30 years by just over £630k within the financial business plans and savings may be needed to be made in the future within expenditure. The difference between increased costs and income may have to be funded from our reserves, again this could mean we may not be in a position in future years to maintain CPI rent increases or consider building new homes

Impact On Rent Charges

How the rent increase impacts on the rent for each property will vary dependent on the type and size of your home. The table below illustrates the increase in rent monthly charge based on the three options tenants are being consulted on:

What You Pay Now Monthly Rent 2021/22	2.1% Monthly Increase from 1st April 2022	3.1% Monthly Increase from 1st April 2022	3.45% Monthly Increase from 1st April 2022	What You Pay Now Monthly Rent 2021/22	2.1% Monthly Increase from 1st April 2022	3.1% Monthly Increase from 1st April 2022	3.45% Monthly Increase from 1st April 2022
£302.07	£6.34	£9.36	£10.42	£408.15	£8.57	£12.65	£14.08
£316.22	£6.64	£9.80	£10.91	£412.86	£8.67	£12.80	£14.24
£318.36	£6.69	£9.87	£10.98	£417.00	£8.76	£12.93	£14.39
£323.26	£6.79	£10.02	£11.15	£419.94	£8.82	£13.02	£14.49
£330.34	£6.94	£10.24	£11.40	£426.96	£8.97	£13.24	£14.73
£344.39	£7.23	£10.68	£11.88	£434.02	£9.11	£13.45	£14.97
£346.39	£7.27	£10.74	£11.95	£441.00	£9.26	£13.67	£15.21
£346.43	£7.28	£10.74	£11.95	£441.02	£9.26	£13.67	£15.22
£349.20	£7.33	£10.83	£12.05	£445.34	£9.35	£13.81	£15.36
£358.66	£7.53	£11.12	£12.37	£448.20	£9.41	£13.89	£15.46
£360.52	£7.57	£11.18	£12.44	£455.19	£9.56	£14.11	£15.70
£363.34	£7.63	£11.26	£12.54	£462.35	£9.71	£14.33	£15.95
£372.75	£7.83	£11.56	£12.86	£469.41	£9.86	£14.55	£16.19
£374.55	£7.87	£11.61	£12.92	£490.61	£10.30	£15.21	£16.93
£384.52	£8.07	£11.92	£13.27	£494.79	£10.39	£15.34	£17.07
£393.97	£8.27	£12.21	£13.59	£497.58	£10.45	£15.42	£17.17
£398.75	£8.37	£12.36	£13.76	£504.80	£10.60	£15.65	£17.42
£405.79	£8.52	£12.58	£14.00	£532.98	£11.19	£16.52	£18.39

Rent Affordability

DHCL is committed to ensuring our rents are affordable to our tenants and is working hard to achieve this. The Co-operative commissioned a rent affordability study which was carried out by an independent consultant, NorthStar. The findings of which showed that using the SFHA Rent Setting Tool 2018 to test the affordability of DHC average rents by size (including service charges) that DHCL rents are below the 25% of income affordability threshold for all households except for one group. One of the recommendations arising from the study was to commission a rent restructure with the aim to having it complete in preparation for the 2023/24 rent consultation process.

We fully recognise that many of our tenants are coping with changes to their income whether this be due to the COVID-19 pandemic, Welfare Reforms or those tenants who are in employment and struggling to make ends meet due to increased living costs. We would like to remind tenants that we continue to provide a Welfare Rights Service via the Citizens Advice Bureau should you require any assistance in maximising your income, claiming benefits or require advice and assistance with managing debt. We can also refer you to the Glasgow Home Energy Advice Team (G-HEAT) who can provide independent energy advice and assist with a wide range of energy related issues.

We understand that circumstances can change unexpectedly which can affect your income. It is important that if you experience any difficulties paying your rent that you contact your Housing Officer by calling the office as soon as possible. Our experienced staff can provide advice and assistance and set up a suitable payment arrangement.

Please note that we have not made a final decision on the rent increase, this will happen at our Management Board meeting on 25th January 2022, therefore, if you have any comments or views please let us know by 12pm on Friday 14th January 2022.

We welcome your opinions and will have a prize draw of two gift vouchers for those tenants who take part. There are various ways you can get in contact -

- Complete our online survey via SurveyMonkey
- Come and see us at one of our sessions on Tuesday 11th January 2022 at either 10am or 3:30pm. These will be hybrid meetings so you can attend the office or contact us for the login details to attend via Zoom Video Conferencing.
- Email your comments to enquiries@drumchapelhc.org.uk
- Send us a message on our Facebook page Drumchapel Housing Co-operative
- Telephone the office and have a chat to your Housing Officer

Welfare Benefit Service



Our Welfare Benefits Advisor from the Citizens Advice Bureau is still providing a wide range of services via telephone appointments on a Thursday. This includes carrying out benefit checks to ensure you are receiving all the benefits you are entitled to, providing advice and assistance with claiming benefits, challenging decisions, assistance with completing review forms and general advice. Please see some of the financial gains below - 59 of our tenants were assisted in 2020/21 who have seen financial gains of £142,043.27! Please contact the office to make an appointment.

Advice Area	Clients Helped	Amount
Benefits -		
Best Start Foods	2	£884.00
Best Start Grants - Pregnancy & Baby Payment	1	£600.00
Best Start Grants - Early Learning Payment	2	£500.00
Best Start Grants - School Age Payment	1	£250.00
Child Benefit	3	£2,545.40
Discretionary Housing Payment	7	£3,825.08
Employment & Support Allowance	2	£5,720.30
Housing Benefit	5	£14,023.16
Pension Credit	1	£3,406.00
PIP (Daily living)	7	£19,695.50
PIP(Mobility)	5	£10,813.70
Scottish Child Payment	4	£3,120.00
Scottish Welfare Fund - Community Care Grant	4	£1,357.86
Scottish Welfare Fund - Crisis Grant	1	£500.00
Universal Credit (including Housing cost contribution)	14	£62,028.64
Young Carer Grant	1	£305.10
Other -		
Debt	1	£34.80
Employment	1	£1,124.65
Finance & Charitable Support - Food Banks	3	£90.00
Finance & Charitable Support - Non Food Banks	1	£100.00
Tax - Council Tax	20	£10,090.08
Utilities & Communications - Fuel - regulated (gas /electricity)	8	£1,029
Total Client Financial Gain	94	£142,043.27

Significant performance failures

When a landlord repeatedly fails to achieve outcomes, report its performance annually to tenants, meet Scottish Housing Regulator (SHR) standard, or take action/put tenants' interests at risk, then a significant performance failure can be reported to the SHR. There have been no significant performance failures (SPF) recorded by Drumchapel Housing Co-operative Ltd during 2021.

Any tenant who wishes to report a SPF can do so via our website underneath the 'Complaints' action box. A link is provided directly below

https://www.drumchapelhc.org.uk/data/SHR_Significant_Performance_Failure_complaints_form_2019_10_16_15_44_49.pdf

HALLOWE'EN



Our congratulations to Kolby McKay on winning First Prize for his fantastic drawing of a haunted house in our Hallowe'en competition.

Congratulations, Kolby - we loved the detail of your suitably spooky drawing.



Adaptation Requests **Medical Adaptations**

We still have grant funding available for 2021 - 2022 to carry out medical adaptations.

If you are having difficulty with day-to-day activity such as bathing, using stairs or answering the door etc. we may be able to help.

The types of work we can carry out as part of a medical adaptation include:

- **Level access showers**
- **Over bath showers**
- **Lever action taps**
- **Ramps**
- **Handrails/Grabrails**
- **Deaf aids**
- **Widening doors for wheelchair use where possible.**



If you would benefit from External/Internal Handrails or Grabrails please contact us on 0141 944 4902 to obtain a self-assessment form.

All other medical adaptations are progressed via a referral from a medical practitioner such as an Occupational Therapist. An assessment visit can be arranged by contacting Social Care Direct on 0141 287 055. Once a referral has been received, we will progress the works as quickly as possible and subject to funding still being available.

Please get in touch if you require further information or advice.

Home Energy Scotland Our top tips for a cosier winter

Everyone wants a warm home without spending too much on their energy bills and with winter just around the corner, Drumchapel Housing Co-operative Ltd has teamed up with Home Energy Scotland to share some top tips to help keep you cosy for less.

- Boost your energy saving know-how and be in with a chance of winning £500 towards your energy bills. Find out more and enter at <https://www.homeenergyscotland.org/win-cash-towards-your-energy-bills/> (Up to 28 February 2022). Terms and conditions apply.
- Set your heating controls to manage the temperature of your home. Remember to use the weekday and weekend settings.
- Keep your radiators clear and avoid putting furniture against them. Drying your washing on the radiator can make your house colder, and can also encourage condensation and mould growth.
- Your room thermostat should be set to the lowest comfortable temperature (typically between 18°C and 21°C) Turning down the room thermostat by one degree can save up to £55 a year.



- Use heavier curtains during the winter months and make sure you close them when it gets dark to keep the heat in and the cold out.

Funded by the Scottish Government, Home Energy Scotland (HES) provides free and impartial energy advice to help Scottish householders to reduce their energy costs and create warmer homes. Support ranges from advice on how to manage your heating controls or shop around for a cheaper energy supply, or check to see if you're eligible for financial support, benefits and incentives.

To find out how Home Energy Scotland can help you, call **freephone 0808 808 2282** or email adviceteam@sc.homeenergyscotland.org and an advisor will call you back. Alternatively, visit www.homeenergyscotland.org or follow [@HomeEnergyScotlandSC](https://www.facebook.com/HomeEnergyScotlandSC) on Facebook.



Carbon Monoxide



What is carbon monoxide?

Carbon monoxide (CO) is a poisonous gas which has no taste, colour or smell. It can make you feel seriously ill and can kill quickly without warning.

What are the signs of a carbon monoxide leak?

Carbon monoxide can be produced when poorly maintained, incorrectly fitted or badly repaired appliances do not burn gas completely. Look out for the following signs that could indicate that a gas appliance is not working correctly, and CO may be present in the house:

- Floppy yellow or orange flame on your gas hob, rather than a crisp blue flame
- Dark, sooty staining on or around gas appliances
- Pilot lights that frequently blow out
- Increased condensation inside windows

What are the physical symptoms of carbon monoxide poisoning?



If you're suffering from any of the symptoms and feel better when you leave the house, it could be CO poisoning. If you're concerned you or someone in your household may be suffering from carbon monoxide poisoning, make sure you do the following:

- Get fresh air immediately
- Open all doors and windows, switch off gas appliances and leave the house
- Contact your GP, who can check and advise if you need treatment for carbon monoxide poisoning
- If you're concerned there is immediate danger, call the gas emergency helpline on 0800 111 999 (mainland GB), 0800 002 001 (Northern Ireland) or look up the number for your UK region at [hiip://bit.ly/gasemergency](http://bit.ly/gasemergency).

How to stay gas safe

- Ensure your gas appliances are checked annually by a qualified Gas Safe registered engineer
- Fit an audible carbon monoxide alarm marked EN 50291 which carries the British Standard Kitemark

Now that you know the dangers of carbon monoxide poisoning, why not pass it on and share this important information with your family, friends and neighbours, to help them all stay Gas Safe.



Building a Sustainable Future



Christmas Fire Safety Advice

1. Candles

Be careful when lighting candles this time of year around decorations which creates an extra fire hazard in the home.

2. Pet Safety

Everyone knows that during the holidays, we tend to have more chocolate around the house; please make sure that you keep chocolate out the way of your pets as anything containing xylitol can be poisonous to your pet and wrappers can cause your pet to become ill if eaten.

3. Fireplace

Keep your tree away from heat sources and fireplaces. A real tree can get really dry and easily go up in flames very quickly.

4. Christmas Trees

When putting up your tree ensure that it is on a stable base to avoid it falling over and causing injury. For artificial trees, make sure that it is flame resistant to eliminate the hazard of a potential fire. Real and Living trees can get very dry and can be a risk if faulty lights ignite the pines; keep your tree watered to avoid potential risk.

5. Fairy Lights

Check your Christmas lights are working and in good condition.

The newer the light, the higher the safety standard will be. Like candles make sure that lights are switched off when you leave the house or go to bed.

When putting up your fairy lights make sure you check them for any potential hazards. Check the wires for fraying, any bare spots in the wire and kinks in the line.

6. Ladder Safety

Be safe when putting up decorations in high up places by using a stepladder or ladder and inspect it beforehand.

7. Drink Driving

In the December period, it is no myth that people like to have a few more drinks than usual when visiting family and friends. It's simple...don't drink and drive. If you are out and about visiting people and have a few drinks, leave the car there until the morning. Another option is to designate a sober driver.

8. Christmas Dinner

When preparing your Christmas dinner make sure you think about food hygiene. Thoroughly wash your surfaces and utensils after cooking with raw meat.

9. Leftovers

If you decide to reheat your leftovers the next day make sure you reheat them properly. 74 degrees Celsius is the minimum temperature your reheated food should be.

More Christmas Safety Tips

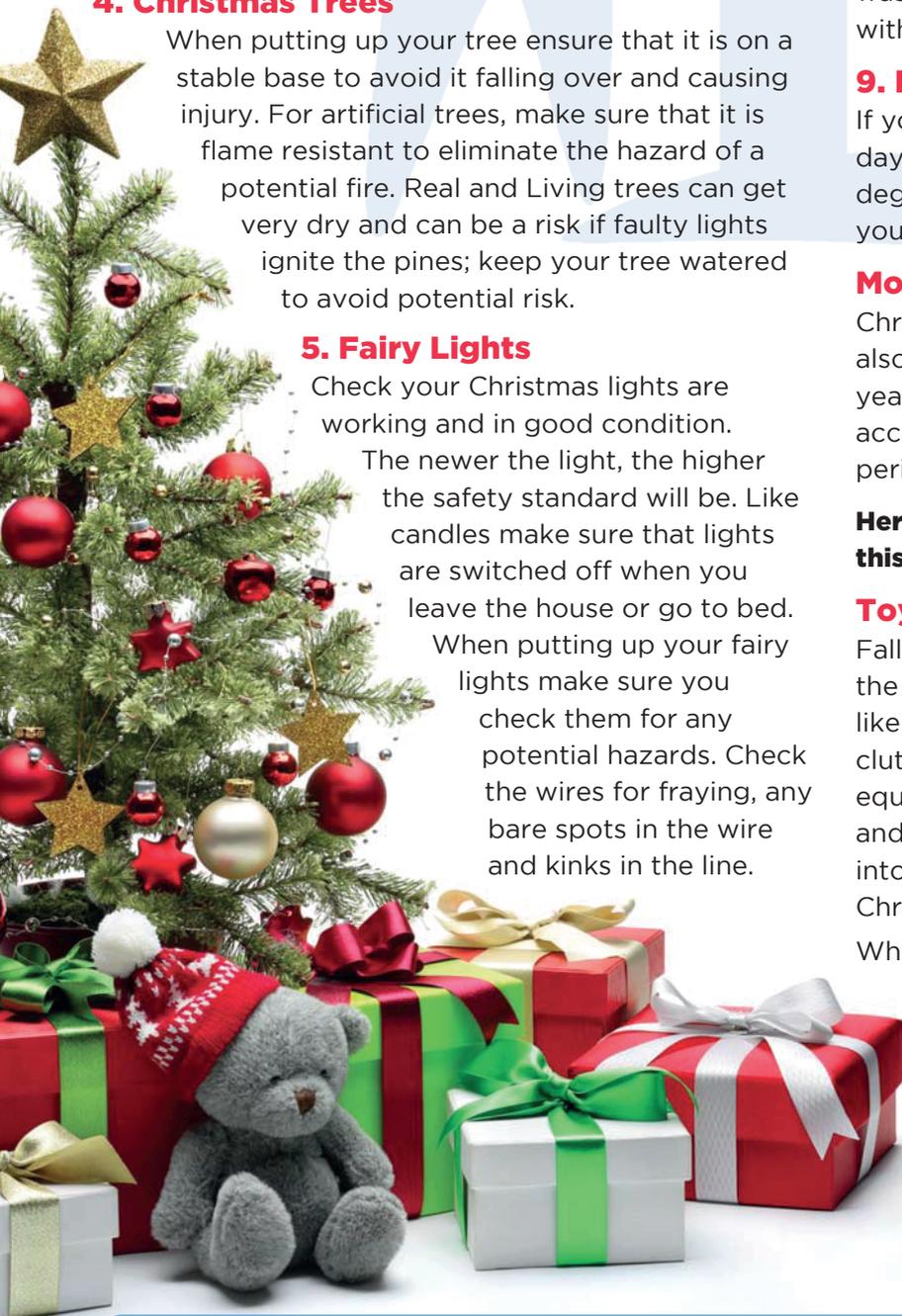
Christmas is a busy time of year for us all, but it also is for A&E. Thousands of people every year are involved in Christmas related accidents around the home over the festive period.

Here is some more advice on how to stay safe this Christmas.

Toys and Present Safety

Falls are the most common kind of accident in the home, now imagine how much the likelihood of a fall is increased when there is clutter, boxes and presents added into the equation. Keep walkways and stairwells clear and well lit, this needs to especially be taken into care if you are likely to have a guests over Christmas.

When buying toys, make sure you check the packaging thoroughly to ensure that the toy is age appropriate. Keep an eye out for any small parts that could cause a child to choke. In order to assure that it meets the legal standard, make sure this is shown on the packaging. When opening presents, be careful when using scissors and avoid using a knife.



Christmas Tree and Decorations Safety

Decorations and novelty items are not toys, they don't have to follow toy safety regulations or show any age certification. Keep them away from young children as they may have dangerous parts on them. Why not place them on high shelves and units or high up on the Christmas tree.

Please do not overload or double up on extension cables with electrical equipment or leave items plugged in overnight as they could easily overheat and cause a house fire.

Be wary of where you place your decorations, keep them away from sources of electricity, light fittings and fires. If any of your decoration involves candles, make sure you put them out before going to bed or

leaving the house and never put candles on your Christmas tree.

The Co-operative carry out 5 year electrical safety checks to your property which includes checking fuse boards, wiring, light fittings, switches and sockets to make sure our tenants are kept safe and live in safe environment so please take care when using electrical items over the festive season.



Christmas Dinner

The additional hustle and bustle that comes with Christmas in your household can make the kitchen a much more dangerous place. It is important to be safety conscious throughout the day to prevent any accidents. Try not to rush around and keep people in the kitchen to a bare minimum to avoid spill, slips, trip, burns or cuts from food or cooking equipment.

AGM

A large thank you to all our tenants who attended our virtual Annual General Meeting on 25 August 2021. Similar to last year, this online event was well attended and we feel was a great success. Our prize winners have been notified and their vouchers distributed.



We have been successful with our application for an allotment plot at the new Growchapel Community Garden!

The garden will give tenants and residents an opportunity to connect with the community and get fresh produce straight to your dinner table! In addition to the 22 allotment plots, the garden will have a sensory Sitooterie space, orchard area, pizza oven and outdoor learning and social spaces.



We were delighted to attend the Community Open Day in October at the site at Halgreen Avenue. Although the weather wasn't kind there were lots of arts and crafts, fun freebies and we met a number of local organisations and groups keen to do so some great work in the area.

Would you like to join our Growchapel Community Group to help maintain the plot? Get it touch! There are no time commitments and all gardening tools and equipment will be provided on site.

What would you love to see us grow on the allotment?



Donations to the food bank

We were pleased to have been able to donate £500 worth of essential food items to Drumchapel Food Bank in October. We also have a supply of emergency food parcels at the office for any of our tenants who may need support. Please don't hesitate to contact your Housing Officer Marisa or Caroline at the office in confidence.

Planned Maintenance

5-year Investment Plan - 2021/22 to 2025/26

Our 5-year investment plan has now been updated detailing the planned maintenance for our tenants homes.

This will include -

- A choice of wall boards for new bathrooms
- A choice of styles/colours, worktops and splashbacks for kitchens
- Installation of energy efficient UPVC double glazed windows
- Installation of energy efficient boilers

Please note that any new tenants who have recently received a replacement bathroom/kitchen may not be included in the programme.

All tenants will receive letters with plenty of notice for the planned maintenance due to be carried out next year.

Improvement	Properties			No of units
Year 1 - 2021/22				
Window replacement	15 - 21	Merryton Avenue	(odds)	33
Bathroom replacement	15 - 21	Merryton Avenue	(odds)	33
Kitchen replacement	117 - 131	Linkwood Drive	(odds)	8
	1 - 15	Linkwood Grove		14
Boiler replacement	29 - 39	Carolside Drive		6
	117 - 131	Linkwood Drive	(odds)	8
	1 - 15	Linkwood Grove	14	14
Year 2 - 2022/23				
Window replacement	12 - 18	Merryton Avenue	(evens)	31
Bathroom replacement	12 - 18	Merryton Avenue	(evens)	31
Kitchen replacement	52 - 70	Southdeen Avenue		14
	1 - 10	Southdeen Grove		10
Boiler replacement	52 - 70	Southdeen Avenue		14
	1 - 10	Southdeen Grove		10
Year 3 - 2023/24				
Kitchen replacement	55 - 75	Merryton Avenue	(odds)	11
	1 - 20	Merryton Gardens		18
	1 - 21	Kinclaven Gardens		18
	1 - 23	Kinclaven Place		20
	2	Kinclaven Avenue		1
	83 - 99	Linkwood Drive		9
Boiler replacement	55 - 75	Merryton Avenue	(odds)	11
	1 - 20	Merryton Gardens		18
	1 - 21	Kinclaven Gardens		18
	1 - 23	Kinclaven Place		20
	2	Kinclaven Avenue		1
	83 - 99	Linkwood Drive		9
Year 4 - 2024/25				
Kitchen replacement	56 - 76	Merryton Avenue	(evens)	16
	76 - 82	Southdeen Avenue		27
Boiler replacement	56 - 76	Merryton Avenue	(evens)	16
	76 - 82	Southdeen Avenue		27
Year 4 - 2024/25				
Kitchen replacement	86 - 98	Southdeen Avenue		36
	25 - 31	Southdeen Road	(odds)	21
Boiler replacement	86 - 98	Southdeen Avenue		36
	25 - 31	Southdeen Road	(odds)	21

COMPLETED